

Information to identify the case:

Debtor 1:	Louise Ortmann	Social Security number or ITIN:	xxx-xx-9679
	First Name Middle Name Last Name	EIN:	__-__-_____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-_____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 10/7/14
Case number:	14-30522-RG	Date case converted to chapter:	7 7/24/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Louise Ortmann	
2. All other names used in the last 8 years		
3. Address	620 2nd Street Carlstadt, NJ 07072	
4. Debtor's attorney Name and address	David L. Stevens Scura, Wigfield, Heyer & Stevens 1599 Hamburg Turnpike Wayne, NJ 07470	Contact phone 973-696-8391
5. Bankruptcy trustee Name and address	Jeffrey Lester Braverman & Lester 374 Main St. Hackensack, NJ 07601-5897	Contact phone (201) 487-5544

For more information, see page 2 >

Debtor **Louise Ortmann**

Case number **14-30522-RG**

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 7/27/18
7. Meeting of creditors	August 23, 2018 at 09:00 AM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 10/22/18
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. Please do not file a proof of claim unless you receive a notice to do so.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

Certificate of Notice Page 3 of 6

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 6
 United States Bankruptcy Court
 District of New Jersey

In re:
 Louise Ortmann
 Debtor

Case No. 14-30522-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

Page 1 of 3
 Total Noticed: 65

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db +Louise Ortmann, 620 2nd Street, Carlstadt, NJ 07072-1823
 aty +David E. Sklar, Scura Wigfield Heyer & Stevens LLP, 1599 Hamburg Turnpike,
 Wayne, NJ 07470-4093
 515094789 +Aes/slma, Po Box 61047, Harrisburg, PA 17106-1047
 515094790 +Aes/wells Fargo, Po Box 61047, Harrisburg, PA 17106-1047
 515094793 +Bureau Of Accounts Con, Po Box 538, Howell, NJ 07731-0538
 515182339 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 515094795 +Ccs/first National Ban, 500 E 60th St N, Sioux Falls, SD 57104-0478
 515094802 +Emblem, Po Box 105555, Atlanta, GA 30348-5555
 515098532 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
 515094804 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
 516956669 +Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6022
 515160380 +Navient Solutions, Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
 515094808 +New Jersey Division of Taxation, 50 Barrack Street 9th Floor, P.O. Box 245,
 Trenton, NJ 08602-0245
 515122705 +New Jersey Higher Education Assistance Authority, P.O. Box 548, Trenton, NJ. 08625-0548
 515218449 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
 Trenton, NJ 08695-0245)
 515156385 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dstevens@scuramealey.com Jul 27 2018 23:52:30 David L. Stevens,
 Scura, Wigfield, Heyer & Stevens, 1599 Hamburg Turnpike, Wayne, NJ 07470
 tr EDI: BJLESTER.COM Jul 28 2018 03:28:00 Jeffrey Lester, Braverman & Lester, 374 Main St.,
 Hackensack, NJ 07601-5897
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2018 23:53:40 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2018 23:53:36 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515242169 EDI: BECKLEE.COM Jul 28 2018 03:28:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 515094791 +EDI: AMEREXPR.COM Jul 28 2018 03:28:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 515094792 +EDI: TSYS2.COM Jul 28 2018 03:28:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 515094794 EDI: CAPITALONE.COM Jul 28 2018 03:28:00 Cap One, Po Box 85520, Richmond, VA 23285
 515310066 EDI: BL-BECKET.COM Jul 28 2018 03:28:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515094796 +EDI: CHASE.COM Jul 28 2018 03:28:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 515094797 +EDI: CITICORP.COM Jul 28 2018 03:28:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 515094798 +EDI: WFNNB.COM Jul 28 2018 03:28:00 Comenity Bank/express, Po Box 182789,
 Columbus, OH 43218-2789
 515094799 +EDI: WFNNB.COM Jul 28 2018 03:28:00 Comenity Bank/vctrsec, Po Box 182789,
 Columbus, OH 43218-2789
 515115554 +EDI: TSYS2.COM Jul 28 2018 03:28:00 Department Stores National Bank/Bloomingtons,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 515115553 +EDI: TSYS2.COM Jul 28 2018 03:28:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 515094800 +EDI: TSYS2.COM Jul 28 2018 03:28:00 Dsnb Bloom, 9111 Duke Blvd, Mason, OH 45040-8999
 515094801 +EDI: TSYS2.COM Jul 28 2018 03:28:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 515094803 +EDI: CITICORP.COM Jul 28 2018 03:28:00 Exxmbclciti, Po Box 6497,
 Sioux Falls, SD 57117-6497
 515094805 EDI: IRS.COM Jul 28 2018 03:28:00 Internal Revenue Service, PO Box 7346,
 Centralized Insolvency Unit, Philadelphia, PA 19101-7346
 515094806 +EDI: CBSKOHLS.COM Jul 28 2018 03:28:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 515314876 EDI: MERRICKBANK.COM Jul 28 2018 03:28:00 MERRICK BANK, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 515094807 +EDI: MERRICKBANK.COM Jul 28 2018 03:28:00 Merrick Bank, Po Box 9201,
 Old Bethpage, NY 11804-9001
 515094809 +E-mail/Text: bankruptcy@onlineis.com Jul 27 2018 23:54:18 Online Collections, Po Box 1489,
 Winterville, NC 28590-1489
 515332244 EDI: PRA.COM Jul 28 2018 03:28:00 Portfolio Recovery Associates, LLC,
 c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
 515298079 EDI: PRA.COM Jul 28 2018 03:28:00 Portfolio Recovery Associates, LLC,
 c/o Ashley Home Store, POB 41067, Norfolk VA 23541
 515330353 EDI: PRA.COM Jul 28 2018 03:28:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541

District/off: 0312-2

User: admin
Form ID: 309A

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Total Noticed: 65

Date Rcvd: Jul 27, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515298131 EDI: PRA.COM Jul 28 2018 03:28:00 Portfolio Recovery Associates, LLC, c/o Exxonmobil,
POB 41067, Norfolk VA 23541
515331451 EDI: PRA.COM Jul 28 2018 03:28:00 Portfolio Recovery Associates, LLC, c/o Gap,
POB 41067, Norfolk VA 23541
515332321 EDI: PRA.COM Jul 28 2018 03:28:00 Portfolio Recovery Associates, LLC, c/o Lowes,
POB 41067, Norfolk VA 23541
515332589 EDI: PRA.COM Jul 28 2018 03:28:00 Portfolio Recovery Associates, LLC, c/o Old Navy,
POB 41067, Norfolk VA 23541
515331879 EDI: PRA.COM Jul 28 2018 03:28:00 Portfolio Recovery Associates, LLC,
c/o Paypal Extras Mastercard, POB 41067, Norfolk VA 23541
515331851 EDI: PRA.COM Jul 28 2018 03:28:00 Portfolio Recovery Associates, LLC,
c/o Toys "R" Us Credit Card, POB 41067, Norfolk VA 23541
515331455 EDI: PRA.COM Jul 28 2018 03:28:00 Portfolio Recovery Associates, LLC,
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
515217849 EDI: Q3G.COM Jul 28 2018 03:28:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
515094810 +EDI: NAVIENTFKASMSERV.COM Jul 28 2018 03:28:00 Slm Financial Corp, 11100 Usa Pkwy,
Fishers, IN 46037-9203
515094811 +E-mail/Text: bankandforeclose@stonegatetmtg.com Jul 27 2018 23:54:16 Stonegate Mortgage Corp,
157 S Main St, Mansfield, OH 44902-7955
515259882 +E-mail/Text: bankandforeclose@stonegatetmtg.com Jul 27 2018 23:54:16 Stonegate Mortgage,
Two Energy Square, 4849 Greenville Ave, Suite 800, Dallas, TX 75206-4198
515094812 +EDI: RMSC.COM Jul 28 2018 03:28:00 SynCB/amazon, Po Box 965015, Orlando, FL 32896-5015
515094813 +EDI: RMSC.COM Jul 28 2018 03:28:00 SynCB/ashley Homestore, 950 Forrer Blvd,
Kettering, OH 45420-1469
515094814 +EDI: RMSC.COM Jul 28 2018 03:28:00 SynCB/gap, Po Box 965005, Orlando, FL 32896-5005
515094815 +EDI: RMSC.COM Jul 28 2018 03:28:00 SynCB/lowes, Po Box 965005, Orlando, FL 32896-5005
515094816 +EDI: RMSC.COM Jul 28 2018 03:28:00 SynCB/paypal Extras Mc, Po Box 965005,
Orlando, FL 32896-5005
515094817 +EDI: RMSC.COM Jul 28 2018 03:28:00 SynCB/toysrusdc, Po Box 965005,
Orlando, FL 32896-5005
515094818 +EDI: RMSC.COM Jul 28 2018 03:28:00 SynCB/walmart, Po Box 965024, Orlando, FL 32896-5024
515094820 EDI: TFSR.COM Jul 28 2018 03:28:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054
515094819 +EDI: WTRRN BANK.COM Jul 28 2018 03:28:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
515129423 EDI: TFSR.COM Jul 28 2018 03:28:00 Toyota Lease Trust, PO Box 8026,
Cedar Rapids, Iowa 52408-8026
516792467 EDI: ECAST.COM Jul 28 2018 03:28:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262
515297362 EDI: ECAST.COM Jul 28 2018 03:28:00 eCAST Settlement Corporation, assignee,
of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 49

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516956670* +Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6022
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin
Form ID: 309A

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Total Noticed: 65

Date Rcvd: Jul 27, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2018 at the address(es) listed below:

David E. Sklar on behalf of Debtor Louise Ortmann dsklar@scuramealey.com,
ecfbkfilings@scuramealey.com;ascolavino@scuramealey.com;tscialla@scuramealey.com
David L. Stevens on behalf of Debtor Louise Ortmann dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com;tscialla@scurameal
ey.com
Denise E. Carlon on behalf of Creditor Stonegate Mortgage Corporation dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation
NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Joshua I. Goldman on behalf of Creditor Stonegate Mortgage Corporation
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Karen B. Olson on behalf of Creditor Home Point Financial Corporation kbo@kkmllp.com,
nmm@kkmllp.com
Karen B. Olson on behalf of Creditor Stonegate Mortgage Corporation kbo@kkmllp.com,
nmm@kkmllp.com

TOTAL: 8